

THE 50+ Connection

NEWS and EVENTS from the
Howard County Office on Aging and Independence

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PROTECT Week aims to curb financial exploitation of elders

“Your computer has a virus. You owe money to the IRS. Your grandchild is in trouble halfway across the world and needs cash. Nearly everyone has gotten a scam call like this—and we keep getting them because they work.”
— Steve Lewis, Inside the FBI podcast

Each year, millions of older Americans fall victim to some type of financial fraud, including tech support, romance, lottery, and sweepstakes scams. In 2022, the Federal Bureau of Investigation’s (FBI) Internet Crime Complaint Center (IC3) reported \$3.1 billion in elder fraud losses, an 84% increase from 2021.

Identity thieves and con artists target older adults who often have financial savings, own a home and have good credit—which makes them attractive to scammers (bit.ly/FBI-elderfraud). Unfortunately, they are also less likely to file a report because they either don’t know how, are ashamed at having been scammed or concerned that relatives will lose confidence in their abilities to manage their own financial affairs.

While one in five adults over age 65 has been a victim of identity thieves and con artists, even more are exploited by family members, friends or caregivers. “Financial exploitation is the most common type of elder abuse that I see,” says Katy Lee, manager of the Office on Aging and Independence’s (OAI) Long-Term Care Ombudsman program. “This type of abuse occurs when a family member or trusted representative misuses a power of attorney; once authorized to pay the bills, they may try to take money for themselves. This can escalate to claims that their loved one can no longer make decisions for themselves, to gain further control.”

PROTECT Week, June 12-16, is a statewide education and awareness campaign led by the Maryland Office of the Attorney General (OAG) to combat the financial exploitation of older adults. Each year, OAI, the Office of Consumer Protection, and other government agencies join the OAG, AARP and consumer protection groups to share information about the warning signs of financial abuse. These include a caregiver or family member who suddenly asks for access to a loved one’s accounts or possessions, changes in financial practices such as new credit cards or unopened bank statements, and a financial agent who isn’t following a loved one’s wishes.

The OAG has also produced a Consumer Guide for Marylanders to educate consumers about common scams and fraud, and whom to contact if you suspect you are a victim. Read it online or request a free copy by calling 410-576-6500 or toll-free 1-888-743-0023.

A message from Howard County Executive Calvin Ball



In Howard County, we remain dedicated to providing access to quality care for our aging population. Since becoming an Age-Friendly community in 2019, our team has committed resources to ensure older adults can enjoy where they live and thrive. The comprehensive Howard County Age-Friendly Action Plan includes improving housing options, expanding social services and providing more options for our residents who are aging in place.

My Fiscal Year 2024 Operating and Capital budgets help us expand on these efforts with record investments in housing, public safety, transportation, environment protection, and more. Through our sustained funding, we can ensure every resident is safe, supported and strong.

June is World Elder Abuse Awareness Month, and the perfect time to check in on the older adults in our lives. There are five types of elder abuse: physical, emotional, sexual, financial exploitation, neglect, and abandonment. Learning how to recognize signs of any type of abuse is imperative to keeping our older adults safe and healthy. Find out how at www.howardcountymd.gov/eldersafety.

All older adults deserve to age with respect and loving care. We have many resources to ensure our aging adult population can enjoy their golden years in Howard County, as well as resources to help protect them from the dangers they face. Aging is one thing no one can avoid, so let’s work together to help everyone age with dignity. Find more resources at <https://www.howardcountymd.gov/aging-independence>.

What happens after you report financial fraud?

June 8 • 6:00 to 8:00 pm
Ellicott City 50+ Center

Ever wonder what happens when you report a consumer scam or elder fraud? The Office of Consumer Protection will host Deputy State’s Attorney Joshua Felsen and Howard County Police Detective Ryan McCrone to give an overview of how agencies work collaboratively to investigate and prosecute financial crimes. A Q&A session follows the presentation. Register at bit.ly/HoCoProtectWeek2023.

Howard County 50+ CENTERS

Enrichment. Engagement. Connection. Growth.

Coming in June

Nutrition Education: Boost Brain health and Alzheimer's awareness

ELKRIDGE 50+ CENTER

June 15, 11 a.m. to noon

Registered Dietitian Carmen Roberts will discuss how nutrition can help prevent and manage disease and how your diet can boost brain health.

Free; call 410-313-5192 to reserve a seat.

Carroll County Cloggers

ELLCOTT CITY 50+ CENTER

June 21, 1 p.m. / A02631.300

The Carroll County Cloggers demonstrate contemporary clogging, influenced by tap, Canadian step dancing, Irish hard shoe, street dancing and hip hop. Grandkids welcome! Free; register on ActiveNet.

Grow flowers & veggies in containers

GLENWOOD 50+ CENTER

June 6, 11 a.m. / A03637.300

Join the Howard County Master Gardeners for an interactive presentation about what flowers and vegetables do best in containers. Free; register on ActiveNet.

Group talk: Resiliency

NORTH LAUREL 50+ CENTER

June 7, 11 a.m. to noon

Self-compassion feeds your soul and helps you appreciate others as well as yourself. Join a discussion to appreciate where you have been, while loving where you are going. Free; register at the front desk.

The Forgotten Discipline: Fiction craftmanship

BAIN 50+ CENTER

June 9, 10 a.m. / A01910.300

Are you a fiction writer with aspirations of getting published? This class covers required reference materials, formatting, copy editing, structure/wording, and dialogue. Cost: \$10. Register at the front desk.

Summer Sing-along

EAST COLUMBIA 50+ CENTER

June 13, 3 p.m. / A04532.300

Grease is the word! Come sing your heart out with Grease on the big screen while enjoying root beer floats and sliders! Suggested donation: \$5.00. Register on ActiveNet.

To register or find more events, visit

<https://anc.apm.activecommunities.com/howardcounty/>



Connect . Engage . Explore

Enroll in the Affordable Connectivity Program (ACP)

NORTH LAUREL 50+ CENTER

9411 Whiskey Bottom Road, Laurel 20723

June 15, 1:30 to 4 p.m. / Appointments required

The Affordable Connectivity Program is a Federal Communications Commission (FCC) program that helps low-income households access and afford the broadband they need for work, school, healthcare, and more. Eligible households can receive up to a \$30/month discount on internet service and a discount of up to \$100 for a laptop, tablet or desktop computer. For eligibility guidelines and more information, visit www.affordableconnectivity.gov or call 877-384-2575.

The Office on Aging and Independence encourages all qualifying older adult residents in Howard County to sign up for an appointment at our North Laurel application assistance event. In addition to getting help with the application process, we will have various internet/wireless service providers onsite for you to learn about options and/or set up your service. For more information or to reserve a spot, call 410-313-6542 or email mburgess@howardcountymd.gov.

Play SCAMO to protect yourself against scams & fraud

HOWARD COUNTY PUBLIC LIBRARY SYSTEM CENTRAL BRANCH, STUDIO ROOM

10375 Little Patuxent Parkway, Columbia 21044

June 22, 2 to 3 p.m. / Register in advance

The Howard County Office of Consumer Protection (OCP) introduces SCAMO, a fun and interactive way to learn about scams and fraud, consumer protection issues and your rights as a consumer. Patterned after Bingo, SCAMO uses games to teach instead of classroom presentations. If you want to learn about scams while having fun, this game is for you! Small prizes will be awarded to winner(s). Register at bit.ly/OCP-SCAMO or call OCP at 410-313-6420 for more information.



9830 Patuxent Woods Drive, Columbia, MD 21046

410-313-6410 (VOICE/RELAY) • www.howardcountymd.gov/aging

Find us @HoCoCommunity on Facebook, Instagram, Twitter, YouTube, and Nextdoor

Kim Higdon Henry, Editor • EMAIL: kahenry@howardcountymd.gov

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